

MEMORANDUM

TO: All Insurers Authorized to Transact Property and Casualty
Insurance in Kentucky

FROM: Mona T. Carter, Director
Property and Casualty Division

DATE: December 15, 1995

RE: Guidelines for blank endorsements (policy change endorsement)

We do not approve blank endorsements such as ISO's withdrawn "Policy Changes" endorsement (IL 12 01). KRS 304.14-120 and 806 KAR 14:005 require all forms used in Kentucky be approved. We, therefore, do not approve blank forms where the policy may be amended without prior approval. We will, however, accept a form with the following stipulations:

Underwriting rule pages showing the use of the endorsement must accompany the endorsement filing;

A disclaimer must be in a prominent position on the endorsement indicating "This endorsement will not be used (a) to impede, restrict, amend or otherwise revise any provisions, exclusions, conditions or other terms of the policy to which it is attached or (b) as a renewal certificate"; and

The endorsement must include a signature and date line for the insured's acknowledgement.

The only other way the form will be accepted is where the numbered form lists all possible changes for which it will be used and is approved by the Department. This form may be computer generated and only print out the change(s) necessary for a particular insured; however, all changes that may at any time be used must be filed and approved before use of the form.

All blank endorsements on file that do not comply with the above guidelines should immediately be withdrawn.

New filings that comply with the above guidelines require a new filing by line of insurance pursuant to 806 KAR 14:005, along with the appropriate filing fee.